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## **Embassy Closures**

The Embassy will be closed for public holidays on Monday, January 19<sup>th</sup> 2009, in honor of Martin Luther King Jr.'s Birthday.

## **Letter from American Citizen Services Chief**

With this issue, we move to quarterly publication of our newsletter as we explore new ways of providing information to Americans in the United Kingdom.

Paul Boyd

Chief, American Citizen Services

(Register with the U.S. Embassy online at

<https://travelregistration.state.gov/>).

In this issue:

- Traveling to the U. S. or UK? Important information.
- Obtaining a "Certificate of Good Conduct"
- Identity Theft and Your Tax Records

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## **Traveling To the United Kingdom? Check UK Visa Requirements First!**



As the major overhaul of the United Kingdom's immigration rules continues, more Americans may find they require a visa, or entry clearance, as well as a work permit, to enter the country. These changes affect, but are not limited to, **spouses/fiancés/partners/children of UK citizens, students (current, future, and prospective), interns, and businesspeople.** If you fall into one of these categories and do not have a visa from a UK consulate **prior** to traveling, **you will not be allowed to enter the United Kingdom.** UK immigration authorities can hold you in a detention facility until the next available flight back to the United States. The U.S. Embassy cannot interfere with or influence the decisions of UK immigration authorities. If you are denied entry, you **may also** face a 10-year ban from re-entering the United Kingdom.

Please remind your family and friends visiting the United Kingdom to

check with the UK Border Agency (UKBA) before traveling, or to consult with the nearest British consulate in the United States for information. The UKBA website is: <http://www.ukba.homeoffice.gov.uk/>. The website for the British consulates in the United States is: <http://ukinusa.fco.gov.uk/en>.



## New Travel Procedures Now Mandatory For UK Citizens for U.S. Trips

British citizens eligible to travel to the United States on the Visa Waiver Program (VWP) are required to register on line with the Electronic System for Travel Authorization (ESTA) prior to boarding the airplane. On January 12, ESTA became mandatory for all nationals and citizens of VWP countries – including the United Kingdom. Holders of U.S. visas do not need to register with ESTA.

ESTA is a free Internet-based application administered by the Department of Homeland Security (DHS) at <https://esta.cbp.dhs.gov>, a U.S. Government website. The information that travelers provide is the same as what they usually complete on the I-94W forms on board the plane, the same data that most countries already collect at their borders. ESTA will eventually replace those forms.

Currently, more than 30,000 travelers are registering with ESTA each day. All UK citizens planning to travel to the United States in the future are encouraged to apply now. Travelers don't need to have specific travel plans in order to register. Registration is valid for two years or the life of the traveler's passport, whichever is shorter. So far, 99.6% of those registering have been approved – most within four seconds.

### U.S. Passport Renewal: The First Step toward a Great Spring Break

Easter break is just around the corner. One of the most popular travel periods in the United Kingdom, it's a good time to visit family in the United States or just do some exploring closer to home. But, before you book the tickets, check the expiration dates of your family's passports. Renewing passports early can save you both time and expense. Remember, all American citizens must enter and exit the United States on a valid U.S. passport. For more information on renewing passports for adults and children, please see:

[http://www.usembassy.org.uk/cons\\_new/acs/passports/renindex.html](http://www.usembassy.org.uk/cons_new/acs/passports/renindex.html).

We recognize that there will be a number of travelers who, for one reason or another, might not be able to access the Internet to complete an ESTA application. In those cases, we recommend that travelers call a friend, family member, colleague or their travel agent – all of whom can fill out an ESTA application on behalf of the traveler. Public libraries and their helpful staff are also excellent resources. In those cases, travelers should make sure that anyone submitting an ESTA application for them has accurate information. Travelers are responsible for the contents of any ESTA application submitted on their behalf.

VWP travelers should be aware that third parties have established websites, which charge visitors seeking to travel to the United States under the VWP, for information about ESTA and for submitting ESTA applications on behalf of the traveler. These websites are not endorsed by or affiliated in any way with the U.S. Government. **The U.S. Government does not charge a fee for ESTA.** Use of a private service to apply for travel

authorization via ESTA will not expedite the granting of approval.

Additional information about ESTA may be found at <http://www.cbp.gov/esta>.

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## Obtaining a “Certificate of Good Conduct”

A “certificate of good conduct” is proof that a person lacks a criminal record. While the U.S.

Embassy cannot provide criminal records information, U.S. citizens seeking to obtain proof of their lack of criminal record can contact the local police department where they last resided in the United States or submit a written request for an FBI records check to the Criminal Justice Information Services (CJIS) Division of the Federal Bureau of Investigation (see [www.fbi.gov](http://www.fbi.gov)). The FBI records check request must be accompanied by satisfactory proof of identity (including name, date and place of birth) and a set of roll-inked fingerprint

impressions, along with a certified check or money order for the processing fee.

The U.S. Embassy in London does not provide fingerprinting services. U.S. citizens can obtain fingerprint cards from local police departments in the United States or contact the National Fingerprint Centre at New Scotland Yard for assistance

([http://www.met.police.uk/scd/specialist\\_units/fingerpint\\_services.htm](http://www.met.police.uk/scd/specialist_units/fingerpint_services.htm)).

For more information, please see:

[http://london.usembassy.gov/cons\\_new/acs/scs/index.html](http://london.usembassy.gov/cons_new/acs/scs/index.html).

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## Identity Theft and Your Tax Records

Identity theft occurs when someone uses your personal information, such as your name or Social Security number, to commit fraud or other crimes. Generally, identity thieves use someone’s personal data to steal his or her financial accounts and run up charges on the victim’s existing credit cards, but the IRS has identified a type of fraud related directly to your tax records.

- Undocumented workers or other individuals may use your Social Security number to get a job. That person’s employer would report W-2 wages earned using your information to the IRS, so it might appear that you did not report all of your income on your return.
- An identity thief may file a tax return using your Social security number to receive a refund or stimulus payment. If the thief already filed a return using your Social Security number, the IRS will believe that you already filed and received your refund, and the return you just submitted is a second copy or duplicate.

If you do receive a notice from the IRS that leads you to believe someone may have used your Social Security number fraudulently, please notify the IRS immediately by responding to the name and number printed on the notice or letter.

Be alert to possible identity theft if the IRS notice or letter states that:

- more than one tax return was filed, or
- IRS records indicate you received wages from an employer unknown to you.

If you receive such a notice, contact the IRS either by phone or in writing as directed in that notice. IRS tax examiners will work with you and other agencies—such as the Social Security Administration—to help resolve the problem.

### **Phishing for Taxpayer Information:**

Phishing is the act of sending an e-mail to a user falsely claiming to be an established, legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

Be aware that IRS *does not initiate taxpayer communications through e-mail*. The IRS does not request detailed personal information through e-mail. The IRS does not send e-mail requesting your PIN numbers, passwords, or similar access information for credit cards, banks, or other financial accounts.

If you receive an e-mail from someone claiming to be the IRS or directing you to an IRS site,

- Do not reply.
- Do not open any attachments.  
Attachments may contain malicious code that will infect your computer.
- Do not click on any links.

If you receive an e-mail or find a website you think is pretending to be the IRS, forward the e-mail or website URL to the IRS at [phishing@irs.gov](mailto:phishing@irs.gov). You can forward the message as received or provide the internet header in the e-mail. The internet header has additional information to help the IRS locate the sender. After you forward the e-mail or header information to the IRS, delete the message.

Though you can't prevent identity theft entirely, you can minimize your risk.

### **Protect your Social Security number:**

- Don't carry your social security number with you; leave it in a secure place.
- Only give your Social Security number when absolutely necessary. Don't give a business your Social Security number just because they ask for it. Find out why before giving it out.

## **A Note from the IRS Office: Exchange Rates**



The IRS requires that all income be reported in U.S. dollar equivalents. As it is time to begin preparing the necessary paperwork for filing U.S. Federal tax returns, it may be useful to have some exchange rates for 2008. Please note that there is NO official exchange rate. Taxpayers should use the rate that best reflects the transactions reported on their return. Yearly averages are provided for the convenience of the taxpayer. However, if there were a few foreign transactions on certain days/months, it may be preferable to use the exchange rate for that particular time frame. Additional exchange rates may be found on the U.S. Treasury website ([www.fms.treas.gov/intn.html](http://www.fms.treas.gov/intn.html)) or commercial sites such as [www.oanda.com](http://www.oanda.com).

Two yearly averages that may be useful:

1 US Dollar = 0.54491 British Pound Sterling

1 US Dollar = 0.68341 Euro

To convert TO dollars, divide the foreign amount by the applicable decimal figure.

To convert FROM dollars, multiply the dollar amount by the applicable decimal figure.

- Your employer and financial institution may need your Social Security number for wage and tax reporting purposes, but for others, your Social Security number may not be essential. Ask why your number is needed and if other types of identifiers can be used.
- Never give your social security number in response to any email request. The IRS, banks, and credit card companies will never ask you for your Social Security number via email. Consider any such request to be a scam and report it immediately.

### **Additional Information:**

For more information on identity theft and your tax records, please visit [www.irs.gov](http://www.irs.gov), and use the words “Identity Theft” in the search block. See also:

IRS Identity Theft and Your Tax Records —

<http://www.irs.gov/individuals/article/0,,id=136324,00.html>

Suspicious Emails and Identity Theft — <http://www.irs.gov/newsroom/article/0,,id=155682,00.html>

Identity Theft Email Scams a Growing Problem —

<http://www.irs.gov/newsroom/article/0,,id=177062,00.html>

Social Security Administration — Identity Theft <http://www.ssa.gov/pubs/idtheft.htm>

Identity Theft and Your Social Security Number — <http://www.ssa.gov/pubs/10064.html>

For information on finding a tax preparation service, see our website:

[http://london.usembassy.gov/cons\\_new/atozindex/atozindex.html](http://london.usembassy.gov/cons_new/atozindex/atozindex.html)

Further advice and information regarding certified accountants can be obtained by contacting the Institute of Chartered Accountants in England and Wales, PO Box 433, The Chartered Accountants Hall, Moorgate Place, London EC2P 2BJ, Tel: 020-7920-8100, <http://www.icaew.co.uk/>.

## **Medicare Part B Premiums: What You Can Do If You Think Your Medicare Part B Income-Related Premium Is Are Incorrect**



Medicare Part B provides coverage for physician services, outpatient hospital services, certain home health services, durable medical equipment, and other items. Most beneficiaries will pay a standard premium for Part B coverage. Some beneficiaries also will pay a late enrollment surcharge. A small number of beneficiaries with higher incomes will pay a higher Part B premium based on their income.

If you are a Medicare beneficiary who must pay more for your Part B premium because of your income and you disagree with that determination, you have the right to request an appeal (also known as reconsideration).

However, if your income has decreased due to certain specific circumstances or you filed an amended tax return, you can ask for a new decision without having to file an appeal. You do not have to file an appeal to get a new initial decision.

If you disagree with the reconsideration decision, you can ask for a hearing before an Administrative Law Judge (ALJ) in the Department of Health and Human Services' (HHS) Office of Medicare Hearings and Appeals; if you disagree with the hearing decision, you can request a review by the HHS Medicare Appeals Council. Further appeals would require Federal court action.

For more information, visit our website at [www.socialsecurity.gov/mediinfo.htm](http://www.socialsecurity.gov/mediinfo.htm) or call the Federal Benefits Unit at the U.S. Embassy in London at 020-7499-9000 (extension 2926 or 2927).

To learn more about Medicare Part B coverage, visit [www.medicare.gov](http://www.medicare.gov).

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## Embassy Weekly Update

Americans have in the past asked whether they could find out more about the position of the U.S. Government on matters of foreign policy. While our American Citizen Services Newsletter focuses on non-political policy matters affecting the welfare of American citizens in the UK, the Embassy also produces a weekly update on matters of U.S. foreign policy. Those interested in receiving weekly updates on U.S. foreign policy, U.S./UK relations and other political and global issues can subscribe at:  
<http://london.usembassy.gov/ukweekly.html> .

### Cultural Events of American Interest

For those looking for a taste of American culture in the United Kingdom, there is always something going on. The Embassy maintains a calendar of American cultural events online at <http://london.usembassy.gov/culture/index.html>.

## Important Security Announcement



When visiting the Embassy, please remember not to bring mobile phones or any electronic devices, such as Blackberries, iPods, or PDAs, as they are not allowed within the Embassy. We also strongly advise that you do not bring large bags, such as backpacks, suitcases or packages to the interview as there are no storage facilities on Embassy grounds. Click on this [link for a PDF file for a list of Left Luggage storage facilities](#).